

# Plan Year 2025 Issuer Fee Recommendation



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- Maintain current structure of 3.5% of premiums on plans issued through the exchange for Plan Year 2025
- Other comparable SBE's generally rely on a combination of issuer fees and state funding
- Basis of fee % varies from only marketplace plan premiums like CO to broader market fees and small group fees
- See next slide for more information on other SBE's funding mechanisms

# SBM Fee Summary - 2024

State	Fee Structure	Comments
CA	3.25% assessment on marketplace QHP's	CA has a much larger enrollment base allowing for the spreading of fixed exchange costs resulting in a lower %
CO	3.5% assessment on marketplace QHP's	Through a cost-allocation formula with HCPF, C4HCO also receives funding for activities that benefit public program enrollees along with donations to primarily support expanded outreach activities
CT	1.85% marketwide assessment on plans inside and outside of the marketplace	Includes small group plans. The fee increased in 2024 from 1.65%
MD	2% State administered premium assessment	MD does not directly charge assessment fees to carriers. Fee is indirectly received each year from the 2% State premium assessment tax. In addition, State general funds have been provided along with federal funding for work completed on behalf of our State Medicaid agency.
MA	3% assessment – individual and small group plans	The MA marketplace also uses a dedicated state trust fund to support its operations and supplement its carrier assessment.
MN	3.5% assessment on marketplace QHP's	Through a cost-allocation formula with the Minnesota Department of Human Services, MNsure also receives funding for activities that benefit public program enrollees. Also receives additional legislated funding for updates to IT platform
NV	3.05% assessment on marketplace QHP's	Recently transitioned from the Federal marketplace
PA	3.00% assessment on marketplace QHPs	Recently transitioned from the Federal marketplace, also receiving funding from State Department of Human Services/Medicaid
WA	2% on marketplace QHP's plus \$3.00 PMPM broad-market assesement	Also receives Medicaid funding for activities supporting Medicaid enrollees and State general funds to support state-based subsidy program